

FILED  
7/17/24 3:10 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
MICHAEL R. POPE ) Case No. 22-20883 GLT  
MICHELLE L. POPE, )  
Debtor(s). ) Chapter 13  
X Related Dkt. No.44

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by:
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ Other: Notice of Mortgage Payment Change dated May 28, 2024

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated 5-12-2022
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$1,773.00 to \$1,985.00 per

month, effective 7/24; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other:
- **MCLP Asset Company Inc. CL.#5 to govern with all payment changes of record implemented.**
  - **Legal fees of \$1,000.00 added for a total of \$3,500 under the plan (this does not exceed the no-look fee)**

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 17<sup>th</sup> day of July, 2024

  
\_\_\_\_\_  
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth Steidl  
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Michael R. Pope  
Michelle L. Pope  
Debtors

Case No. 22-20883-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 17, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael R. Pope, Michelle L. Pope, 2606 Craighead Lane, Beaver Falls, PA 15010-2357
cr	+ MCLP Asset Company, Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
15478802	+ Beaver County Tax Claim Bureau, Courthouse, 810 Third Street, Beaver, PA 15009-2100
15478803	+ Columbia Gas Company, Po Box 70285, Philadelphia, PA 19176-0285
15478807	Heritage Valley Health System, P. O. Box 76618, Cleveland, OH 44101

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jul 18 2024 00:20:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 00:36:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15478804	Email/Text: bankruptcy@cbtnc.com	Jul 18 2024 00:20:00	Crescent Bank, PO Box 2829, Addison, TX 75001
15483375	Email/Text: bankruptcy@cbtnc.com	Jul 18 2024 00:20:00	CRESCENT BANK & TRUST, PO BOX 2829, ADDISON, TX 75001
15478806	+ Email/Text: kburkley@bernsteinlaw.com	Jul 18 2024 00:22:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15486566	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2024 00:35:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15497856	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 18 2024 00:22:00	MCLP Asset Company, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15478808	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 18 2024 00:22:00	Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
15479170	^ MEBN	Jul 18 2024 00:02:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15478809	+ Email/Text: bncmail@w-legal.com	Jul 18 2024 00:21:00	Target, c/o TD Bank, PO Box 1470, Minneapolis, MN 55440-1470
15494852	Email/PDF: ebn_ais@aisinfo.com	Jul 18 2024 00:32:57	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 11

District/off: 0315-2  
Date Rcvd: Jul 17, 2024

User: auto  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MCLP Asset Company, Inc.
15506513		MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing
15478805	*P++	CRESCENT BANK & TRUST, P O BOX 2829, ADDISON TX 75001-2829, address filed with court:, Crescent Bank, PO Box 2829, Addison, TX 75001

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor MCLP Asset Company Inc. bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor MCLP Asset Company Inc. dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Michael R. Pope julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Michelle L. Pope julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Michelle L. McGowan	on behalf of Creditor MCLP Asset Company Inc. mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8